

## **SKRIPSI**

### **AKUNTABILITAS DALAM PENGELOLAAN KEUANGAN UBSP BABINSARE**

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2021

Penelitian ini bertujuan untuk mengetahui akuntabilitas pengelolaan keuangan di Usaha Bersama Simpan Pinjam (UBSP) Babinsare. Data penelitian ini diperoleh melalui wawancara dengan para informan di UBSP Babinsare yaitu: Ketua UBSP Babinsare, Bendahara UBSP Babinsare, Badan Pengawas UBSP Babinsare, Pendamping UBSP Babinsare, dan Ketua Tim Kredit Macet UBSP Babinsare. Selain diperoleh melalui wawancara, data penelitian juga yang diperoleh melalui dokumen internal UBSP Babinsare yaitu dokumen profil UBSP Babinsare dan dokumen RAT UBSP Babinsare. Penelitian ini menggunakan teknik analisis data yang dikemukakan oleh Miles dan Huberman yaitu dengan cara: (1) Reduksi data, (2) Penyajian data, (3) Penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa UBSP Babinsare telah menerapkan dimensi-dimensi akuntabilitas yang meliputi akuntabilitas hukum dan kejujuran; terlihat dari pembentukan badan pengawas dan laporan pertanggungjawaban, akuntabilitas manajerial; terlihat dari alur pemberian instruksi kerja yang sederhana, akuntabilitas program; terlihat dari adanya program-program yang dijalankan oleh setiap bidang di UBSP Babinsare, akuntabilitas kebijakan; terlihat dari aturan yang diterapkan, dan akuntabilitas finansial; terlihat dari sistem administrasi keuangan yang lebih disederhanakan. Dimensi-dimensi ini akan dipertanggungjawabkan oleh badan pengurus dan badan pengawas dalam Rapat Anggota Tahunan (RAT) di hadapan seluruh anggota UBSP Babinsare secara terbuka.

Kata Kunci: Akuntabilitas, Dimensi Akuntabilitas, Pengelolaan Keuangan, UBSP

## ABSTRACT

### ACCOUNTABILITY IN FINANCIAL MANAGEMENT OF BABINSARE SAVING & LOAN ASSOCIATION (UBSP)

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This study aimed to determine the accountability of financial management in the Saving and Loan Association (UBSP) Babinsare. The data of this study were obtained through interviews with informants at UBSP Babinsare, namely: Head of UBSP Babinsare, Treasurer of UBSP Babinsare, Supervisory Board of UBSP Babinsare, Assistant of UBSP Babinsare, and Head of Bad Credit Team UBSP Babinsare. Apart from being obtained through interviews, the research data were also obtained through internal documents of UBSP Babinsare, such as the profile document of UBSP Babinsare and the document of Annual Member Meeting (RAT) of UBSP Babinsare. This study applied the data analysis technique proposed by Miles and Huberman, which was by: (1) data reduction, (2) data presentation, (3) drawing conclusions.

The results of the study showed that UBSP Babinsare has implemented accountability dimensions which include legal and honesty accountability; seen from the formation of supervisory bodies and accountability reports, managerial accountability; seen from the flow of simple work instructions, program accountability; seen from the programs carried out by every sector in UBSP Babinsare, policy accountability; seen from the rules applied, and financial accountability; seen from a more simplified financial administration system. These dimensions will be accounted for by the management and supervisory bodies in the Annual Member Meeting (RAT) in front of all members of UBSP Babinsare openly.

*Keywords: Accountability, Accountability Dimension, Financial Management, UBSP*